

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

BETTY D WILLIAMS

Debtor(s)

Case No. 15-25139

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/23/2015.
- 2) The plan was confirmed on 12/10/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 12/15/2016.
- 6) Number of months from filing to last payment: 13.
- 7) Number of months case was pending: 18.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$4,986.00
Less amount refunded to debtor \$15.44

NET RECEIPTS: \$4,970.56

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$0.00
Court Costs \$0.00
Trustee Expenses & Compensation \$216.28
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$216.28

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
500 FAST CASH	Unsecured	750.00	NA	NA	0.00	0.00
ATLAS ACQUISITIONS LLC	Unsecured	300.00	794.13	794.13	0.00	0.00
AUDIT SYSTEMS	Unsecured	800.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	5,000.00	10,050.00	6,850.00	2,238.50	184.05
CAPITAL ONE AUTO FINANCE	Unsecured	7,000.00	1,292.63	4,492.63	0.00	0.00
CAVALRY SPV I LLC	Unsecured	500.00	489.34	489.34	0.00	0.00
CITY OF CHICAGO DEPT OF FINANCE	Secured	NA	4,189.58	4,189.58	0.00	0.00
CITY OF CHICAGO DEPT OF FINANCE	Unsecured	4,500.00	NA	4,189.58	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	NA	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	750.00	7,718.76	7,718.76	0.00	0.00
COMMONWEALTH EDISON	Unsecured	2,700.00	1,654.83	1,654.83	0.00	0.00
DEPT OF VETERANS AFFAIRS	Unsecured	7,200.00	NA	NA	0.00	0.00
DEUTSCHE BANK NATIONAL	Secured	70,000.00	106,538.72	110,289.98	0.00	0.00
DEUTSCHE BANK NATIONAL	Secured	1,400.00	3,751.26	3,751.26	773.29	0.00
DEUTSCHE BANK NATIONAL	Unsecured	39,000.00	NA	NA	0.00	0.00
Eastern Account System	Unsecured	400.00	NA	NA	0.00	0.00
GREAT PLAINS LENDING	Unsecured	300.00	NA	NA	0.00	0.00
HERITAGE ACCEPTANCE CORP	Unsecured	8,000.00	0.00	8,061.14	0.00	0.00
HERITAGE ACCEPTANCE CORP	Secured	4,000.00	12,061.14	4,000.00	1,472.10	86.34
IL DEPT OF REVENUE	Unsecured	7,000.00	NA	NA	0.00	0.00
IL DEPT OF REVENUE	Unsecured	8,000.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	NA	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	NA	NA	0.00	0.00
LENDING EDGE RECOVERY SOLUTIONS	Unsecured	600.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT INC	Unsecured	900.00	NA	NA	0.00	0.00
NCO	Unsecured	200.00	NA	NA	0.00	0.00
PAYDAY LOAN STORE	Unsecured	500.00	NA	NA	0.00	0.00
Penn Credit	Unsecured	170.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	2,700.00	2,465.86	2,465.86	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	600.00	599.00	599.00	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	6,000.00	12,010.80	12,010.80	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Stellar Recovery Inc	Unsecured	1,800.00	NA	NA	0.00	0.00
UNITED RECOVERY SERVICE	Unsecured	500.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$110,289.98	\$0.00	\$0.00
Mortgage Arrearage	\$3,751.26	\$773.29	\$0.00
Debt Secured by Vehicle	\$10,850.00	\$3,710.60	\$270.39
All Other Secured	\$4,189.58	\$0.00	\$0.00
TOTAL SECURED:	\$129,080.82	\$4,483.89	\$270.39
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$42,476.07	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$216.28</u>	
Disbursements to Creditors	<u>\$4,754.28</u>	
TOTAL DISBURSEMENTS :		<u>\$4,970.56</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/03/2017

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.